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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 2

**Complete if Known**

Application Number	10/627,873
Filing Date	2003-07-28
First Named Inventor	Steven M. H. WALLMAN
Art Unit	3694
Examiner Name	Suzanna M. Meinecke Diaz
Attorney Docket Number	10392/460041

**U.S. PATENT DOCUMENTS**

Examiner Initials *	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
	1	5126936	06-30-1992	Champion, R., et al.	
	2	5155847	10-13-1992	Kirouac, D., et al.	
	3	5918217	06-29-1999	Maggioncalda, J., et al.	
	4	5960411	09-28-1999	Hartman, P., et al.	
	5	6018722	01-25-2000	Ray, K., et al.	
	6	6021397	02-01-2000	Jones, C., et al.	

Examiner Signature		Date Considered	
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**FOREIGN PATENT DOCUMENTS**

Examiner Initials *	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				

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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT  
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Sheet 2 of 2

**Complete if Known**

Application Number	101,627,873
Filing Date	2003-07-28
First Named Inventor	Steven M. H. WALLMAN
Art Unit	3964
Examiner Name	Suzanna M. Meinecke Diaz
Attorney Docket Number	10392/460041

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	7	95 <sup>th</sup> CONGRESS, 1 <sup>ST</sup> SESSION COMMITTEE PRINT, Report on Banks Securities Activities of the Securities and Exchange Commission Pursuant to Section 11A(e) of the Securities and Exchange Act of 1934 (public Law 94-29), August 1977, pp. 3-101, US Government Printing Office, Washington, D.C.	
	8	COLBY, ROBERT L. D., Response to March 14, 1988 letter regarding "Exchange Act" from SPIRER, KENNETH S., April 14, 1988, pp. 1-12, Securities and Exchange Commission, Office of Chief Counsel, Division of Market Regulation, Washington, D.C.	
	9	ENGEL, LOUIS, et al., How to Buy Stocks, Eighth Edition, Little, Brown and Company, 1994, pp.123-127, Canada.	
	10	ELGIN, PEGGIE R., SPDR web ensnares both active, passive fund managers. (Standard & Poor's 500 Depository Receipts) (Investments & Benefits), Corporate Cashflow Magazine, December 1, 1993.	
	11	MERRILL LYNCH, PIERCE, FENNER & SMITH INC., Merrill Lynch announces a break for the small investor, 1974.	
	12	PERHAM, JOHN C., Stock Exchange Explains Its Pay-As-You-Go Plan, Barron's National Business and Financial Weekly (1942-Current file), August 24, 1953, 33,34 p. 6.	
	13	ROSENBLAT ALAN, Response to October 19, 1971 letter regarding The "Plan" from REAVIS MCGRATH, April 19, 1972, pp. 1-5, Securities and Exchange Commission, Office of Chief Counsel, Division of Corporate Regulation, Washington, D.C.	
	14	ROSENBLAT, ALAN, Response to December 5, 1974 Letter to SEC from BARON, NEIL D., November 23, 1975, pp. 1-8, Securities and Exchange Commission, Office of Chief Counsel, Division of Investment Management Regulation, Washington, D.C., 1975 Westlaw 11120.	
	15	ROSENBLAT, ALAN, Response to December 5, 1974 Request for No-Action letter from BARON, NEIL D., November 23, 1975, pp. 1-14, Securities and Exchange Commission, Office of Chief Counsel, Division of Investment Management Regulation, Washington, D.C.	
	16	ROSENBLAT, ALAN, Response to letters of May 7, 1973 and May 13, 1973 regarding Investment Data Corporation and SEC No-Action Letter from DUDLEY, JOHN A., June 15, 1973, pp. 1-7, Securities and Exchange Commission, Office of Chief Counsel, Division of Investment Management Regulation, Washington, D.C., 1973 Westlaw 6859.	
	17	ROSENBLAT, ALAN, Response to October 19, 1971 Letter to SEC from REAVIS & MCGRATH, May 21, 1972, pp. 1-3, Securities and Exchange Commission, Office of Chief Counsel, Division of Investment Management Regulation, Washington, D.C., 1972 Westlaw 12253.	
	18	SHARPE, WILLIAM F., The Sharpe Ratio, The Journal of Portfolio Management, Fall 1994, New York, N.Y.	

Examiner Signature	Date Considered
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<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.